

EXHIBIT 4

PO BOX 371310
PITTSBURGH PA 15250-7310

#BWNNDYSK * * ULFIN
#JCZBBSQDSA2//628#
ALEXANDER R PIPER III
409 W 48TH ST APT 3RW
NEW YORK NY 10036

Re: Policy Number

876115025UL

SEMI-ANNUAL
District/Branch: BN1
Telephone: 800-223-9989
Sales Agency: 355
Insured: PIPER III ALEXANDER R

Plan: FLEXIBLE PREMIUM LIFE

Dear ALEXANDER R PIPER III

Several weeks ago, we sent you a notice indicating that the cash value of your life insurance policy was insufficient to cover the current monthly deduction. Unfortunately, to date we have not received sufficient payment to keep your policy inforce. As a result your coverage terminated on 11/01/03.

When you purchased this policy, you chose a plan that combines valuable, low-cost insurance protection with a highly competitive cash accumulation feature. This is a very popular and versatile policy and one of the best ways to meet your current and future financial needs.

That's why we encourage you to contact your Met Life Representative at the telephone number listed above to reinstate your policy. If reinstatement is approved, this will assure continued coverage and give you the security and peace of mind you deserve. Please keep in mind that, if you had a policy loan, the loan was cancelled at the time your policy ended and cannot be reinstated with your policy. Of course, your representative will be happy to answer any questions you may have on this matter or any aspect of your insurance coverage.

At Metropolitan, we are happy to be of service and look forward to hearing from you shortly.

Sincerely

REMITTANCE PROCESSING CENTER
NOVEMBER 03, 2003

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